

Solving the Money Puzzle

Personal Finance Made Simple

Excerpts

By Geoff Hamilton-Hardy

Solving the Money Puzzle

Personal Finance Made Simple

Special Excerpts Edition

By **Geoff Hamilton-Hardy**

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Solving the Money Puzzle

Personal Finance Made Simple

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Greetings – What to Expect From This Book

Dear Friend,

Congratulations on making your wise decision to this special free excerpts edition of this manual! You definitely know that the best person on the planet to take care of your personal finances is none other than yourself!

We've all been told to take things one day at a time, and this is of course the best way to live. Unfortunately, many people think that the 'one day at a time' theory includes their financial standing and future – and it doesn't.

When it comes to money, you really can't take things one day at a time. You must look ahead to the future, set financial goals, and then create a plan to reach those goals. Once that is done, you start meeting those goals – one day and one step at a time.

Don't make the mistake of thinking that you will 'cross that bridge when you come to it.' You must be fearless and careful in looking after your money, or you will find that you will never reach your goals. You must look ahead and see where those bridges are, and start working out how you will cross them long before you get to them!

When you finish your education and go to work, you must look ahead to when you will marry. When you marry, you must look ahead to when you will buy a home and have children. You must look ahead to your child's education and their wedding, and you must look ahead to your own retirement – even if it is fifty years away! All of this takes money, and it is money that you need to start gathering right away...not on the day that you need it.

Solving the Money Puzzle

In order to plan your financial future successfully, you really must make a basic plan for your life. That plan will most definitely change over the years, but the main parts won't change. For instance, the chances are very good that you will marry and have children. You will almost definitely reach a point where you want to purchase a home. If you have children, they will absolutely need to be educated, and will most likely marry. You will definitely want or need to retire at some point. Those things are not likely to change in your life's plan.

So, think ahead through the coming years of your life, and make a financial plan that will help you obtain your goals. The rest of life, with all of its ups and downs can then be taken in stride – one day at a time.

Within the coming pages, I'll show you quick & easy steps on handling your personal finances – in layman's terms, of course.

While some ideas and facts can vary from state to state (country to country), the concepts and ground rules of handling your personal finances are still the same.

All the best in stretching in every dollar you have!

Sincerely,

Geoff Hamilton-Hardy

Chapter One: Wealth

What Is Wealth?

“Wealth” is a word you’ve heard all your life. It’s something you probably wish you had.

But what is wealth really?

Do you believe that wealth means a big income?

Not at all. There are many who earn six-figure, even seven-figure annual incomes who are by no means wealthy. Many of them are no better off than workers earning much less. They are deep in debt with million-dollar mortgages, car loans of six or seven years duration, and tens of thousands in credit card debt. They live hand to mouth because they live beyond their means.

These big earners are no more wealthy than you or I. At the end of the month, they have to scramble to pay all the bills. If they miss a paycheck, they risk losing it all.

So, what is wealth?

Wealth means being able to continue your lifestyle without regular income. It’s as simple as that. If you could stop working tomorrow and keep your house, keep your car, keep the rest of your lifestyle, then you are wealthy.

So ask yourself:

How Can I Build My Wealth?

I'm glad you asked! That's what this book is all about. Keep reading and discover the answers for yourself.

Barriers to Becoming Wealthy

Insufficient financial knowledge.

Who taught you to manage your money? If you're like most of us, the surprising answer is probably **no one**. This is the number one reason why people fail to become wealthy. They don't understand what wealth truly is and they don't know how to achieve it.

Assuming that others will take care of our finances.

Most people tend to take the line of least resistance. They think that as long as they pay their bills on time the big picture will take care of itself.

Maybe you believe that your employer's retirement plan will be all you need to care for you in the future. Think again.

Maybe you believe that the government will provide. That's not a sure thing either.

The only one who cares enough to take care of your finances is **you**. So it's a good thing you're reading this book. It will take you a long way in the right direction.

Greed.

If you think that there are quick, reliable ways to wealth, then you're reading the wrong book. This is not about getting rich quick. This is about achieving wealth through a systematic plan over a period of years.

Chapter Two: Quick Wins – Take Control Now

Use Your Common Sense

As simple as it sounds, financial planning is really just a matter of using your common sense. For instance, why would you pay \$20.00 when you could pay \$10.00 for the same item or the same results?

I imagine that you work very hard to earn your money – so you need to make sure that your money is working hard for you in return.

Money, when all is said and done, is a means to an end. You work to make money; you take that money and use it to make sure that you have a place to live, a car to drive, food to eat, and clothes to wear.

And with luck, you exchange that money for enjoying some of the finer things in life. Many people believe that money is made simply to spend. Your common sense should tell you, though that it's wise not to spend all your money today.

If you are young, it is hard to imagine that you will reach a point in life when you can no longer work for your income. It may be a long way off, but that time will come, and you must be prepared for it. You cannot expect to start saving for retirement the year before you will need to retire!

The sooner you start saving and investing for your retirement, the better your retirement years will be. That should be a major goal for everyone! When you retire, you will start spending the money that you've worked all of your life to earn and save. With luck and planning, there will even be some or plenty left over to give your grandchildren or great grandchildren a good financial start.

Just because you make a lot of money, you don't have to spend a lot of money. We would all like to live the lifestyle of the rich and famous, but not all of us have the means. Do you know what it really means to live like a millionaire? It means not living beyond what you can afford. It means saving for the future.

So if you don't have to spend your money, don't. Instead, put that money to work for you, and have it make more money for you and your future.

Find Everyday Savings

Look for ways to save money wherever you can. In fact, even if you consider yourself financially well off, you should still make it a habit to save money when you can. This is a great way to stay in good financial shape, and also a great way to get into great financial shape if you aren't quite there yet.

Start with your household bills, such as utilities. Turn lights off, cut down on long distance calls, and use less water. If you make a concentrated effort, and really pay attention to your monthly bills, you will see a big difference in costs. Make a list of all the ways that you can reduce your utility payments and household costs.

Use coupons and take advantage of sales. If you need new bedroom furniture, don't just rush out and buy it. Instead, look for liquidation sales, overstock sales, or furniture stores that are going out of business. You will find remarkable savings in this way. Use store coupons whenever you can. It takes a little time to clip them, but those small savings of a few cents here and there can really add up.

Make lifestyle changes that will make you healthier and richer. If you use tobacco or drink, think about how much money you spend on those habits. You must also include health care expenses that are related to those habits. If you look at the big picture, you will find that your unhealthy habits cost a lot

more than you realize! Break those habits and you will not only become healthier, your bank balance will be healthier as well.

Don't always buy the cheaper brand or version – it may cost you more money in the long run! On the other hand, sometimes buying off-brand items can be a real savings, especially when it comes to food items.

But sometimes, cheaper means lower quality. This can mean replacing items more often, which in the long run costs more money than just buying a higher quality item in the first place.

If you make a list of things that you commonly spend money on, and if you really think about it, you will find numerous ways to save money. Take those savings, and put them in a savings account, and you will be pleasantly surprised at how fast that balance grows!

Adopt the attitude that saving your money is as important as making money. There are many high earners who live a flashy lifestyle by going into debt up to their eyeballs. It's a shame these 5-figure (monthly) income earners often don't bring those 5 figures home at the end of the month due to horrible financial planning.

While savings is not all you need to know about personal finance, it's a quick defense strategy you can implement almost instantly. Do the best you can with what you have. Remember the sage advice: "Pay yourself first." (We'll have more to say about this in subsequent sections.)

Accumulate an Emergency Fund

Life throws things at us when we least expect it. It may be an illness, a car accident, or even a lay-off from your job. When life throws you an unexpected curve, it's likely to cost you money.

Solving the Money Puzzle

This is why you need an emergency fund. Everyone should have at least three to six months of living expenses in a savings account that is reasonably easy to get to.

Saving up the money for your emergency funds is easier than you might expect. It all goes along with “Pay Yourself First.”

Set a budget and determine how much you can put into a savings account. Until you have reached your savings goal of having three to six months of expenses in your savings account, save every extra dime that you can lay your hands on – even if this means not going out to a nice dinner or seeing a movie. Getting your emergency fund saved should be your highest priority.

Once you have your emergency fund, preferably in an interest bearing pass book savings account, make sure that you leave it alone. Remember, it is only for emergencies. Needing to buy a new dress for a date is not an emergency. Needing to pay for car repairs, however, is an emergency. Really think long and hard before dipping into your emergency fund!

When you must use your emergency fund, make sure that you replace the withdrawal as quickly as possible. This will again be your first priority until the fund is replenished. This may mean that you will have to really tighten your belt, and forgo the dinners and movies again – for a while. But when you have an emergency, you will be thankful that you did save the funds, and you will realize just how important doing so really was.

Your emergency savings should not be invested in the stock market or even a certificate of deposit. It needs to be readily accessible in a savings account or money market fund. If possible, get a debit card for that account, in the event that your emergency occurs outside of banking hours.

However, use caution, and put that debit card away – **don’t use it unless there is an emergency!**

And that reminds me...

Don't Go Into Debt

Credit cards are great! You can walk into a store and buy expensive clothes or gadgets, whip out your card, sign your name, and walk out without spending any money! What could be better? Then, thirty days later, the bill comes in the mail. As time goes on, the balance of that bill gets bigger and bigger – even though you are making the minimum monthly payments.

Before you know it, you owe thousands of dollars, your minimum monthly payment has risen to an unmanageable amount, and the credit card company is calling you daily about paying your bill. Your credit just became a nightmare.

Credit card companies work to make sure that you stay in debt. That's their business model. As long as you are in debt to them, they are making money – and the more debt you have, the more money they make. They are not on your side. Sure, they made it easy to buy that new living room furniture. You have that fancy exercise equipment, and they helped you get it. But now, they want you to pay for it, with interest.

In spite of this, everyone needs one major credit card for a few good reasons. First, having a credit card and making your payments on time helps you establish credit. This way, when you go to buy your first home or automobile, you won't have any problems getting financed.

The second reason you need a credit card is for emergencies. If your hot water heater bursts, not only will it need to be replaced immediately, you may also need to replace some carpeting. If you don't have the cash to take care of this emergency, a credit card will come in handy.

Of course, the final reason you need a credit card is because everyone has one...no, not really...but we do live in a credit oriented world. You need a major credit card to rent cars, buy airline tickets, and reserve hotel rooms.

Using credit cards for these things is okay, as long as you have the money set aside to pay your bill in full each month. If you don't have that money available, **don't borrow it!** Keep that card in your wallet.

Learn to keep your credit cards under control. Use them to fill up your car with gasoline once a month, and then pay off the balance right away when the bill comes. This will keep your card active, help you establish credit, and at the same time, **keep you out of debt!**

Find a Good Financial Planner

There are professionals who help individuals like you plan their financial futures. They are called Financial Planners, and you may need one! A financial planner can help you set and reach all of your financial goals – for your entire life.

When it comes to money, most of us are emotionally attached to it. However, a financial planner is much more objective and can help to guide us in the right direction. It's like having a guardian angel.

First, a financial planner will help you create a financial statement to see where you currently stand. Then, they will help you set up a budget. Believe it or not, most of us really do need someone objective to tell us how, where, and when we should spend our money. Those who use financial planners often do **better financially** than those who do not use financial planners.

Before setting up a budget, the financial planner should discuss your goals with you. Do you want to purchase a house? When? Do you plan to have children? When? Do you want your children to attend college? What age do you want to retire? All of these decisions have a financial impact on your life, and they must be planned for in advance.

With your financial goals in mind, the financial planner will work with you to set up a budget that you can live with. That budget will incorporate your

financial goals. The financial planner can also advise you on investing your money to reach all of your financial goals, within the time limits that you have set.

When choosing a financial planner, look for one that has the proper degree and credentials. They should be a **Certified Financial Planner (CFP)**, and have several years of experience. Ask about their continuing education. You want a planner that keeps up with the changing times. Talk with the financial planner before hiring them, and make sure that you feel like they are putting your best interests ahead of their own interests.

Warning! Avoid financial planners who earn a commission for selling you financial products. They should get paid a fee for their time and services, of course. But if they earn commissions on products they recommend to you, they are incapable of being objective. If you're not sure, **ask**.

Watch Your Credit Report

Imagine that you have gone to apply for a home mortgage loan, and you are told that you were denied – because your credit wasn't good enough. Not knowing what is on your credit report ahead of time is a mistake that many first-time home buyers tend to make. It is important that you know what is on your credit report, and you should get a copy of your report at least once each year – even if you don't intend to apply for any loans.

The first reason for needing to know what is on your report is to ensure that everything on it is right. The fact is that out of ten people, at least five will find errors on their credit report.

Those errors can keep you from getting loans or credit cards. They could even keep you from qualifying for some jobs! When there is an error on your report, you need to call the reporting agency and the creditor to clear up the problem as soon as possible.

Pulling your credit report is also a good way to know if you have been the victim of identity theft. Some errors may not be errors at all... they may be proof that someone else is using your information! Again, contact the reporting agency, the creditor, and if necessary, the police. You can subscribe to online services that monitor your report and help to protect you from identity theft. These services include [LifeLock](#), which is backed by a million-dollar guarantee that if your identity is ever stolen while you're their client, they will do whatever it takes to fix it. Another one I recommend is [Privacy Matters](#), whose subscription includes unlimited copies of your credit report and your credit score (also called FICO score).

You have the right to one free copy of your credit report per year from each of the big three credit reporting agencies. They don't have to be requested at the same time. For more information go to [AnnualCreditReport.com](#) or contact the credit bureaus directly (see list below).

If you do have negative items on your credit report that are not errors, it is in your best interest to take care of those matters as quickly as possible. In many cases, you can call the creditor and work out terms with them, or negotiate a lower cost for clearing up the debt. Most creditors will work with you if they see that you are making a genuine effort to clear up the matter.

Don't make the mistake of not having anything at all on your credit report. You want items on there, and you want them all to be good. Many would-be lenders actually view some bad credit as being better than no credit at all! It's difficult to get credit when you have no past credit.

This is easily rectified by applying for and getting a major credit card, and making the payments on time.

If you have the cash to buy a vehicle out right, you are actually better off – from a credit standpoint – to finance the vehicle, and then pay it off early, after about a year. This will show positive credit on your report.

You can find contact information for the big three credit reporting agencies in the [Appendix](#).

Chapter Three: Fundamentals of Budgeting

Budgeting – Your Essential Financial Planning Tool

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

The Art of Spending Wisely

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Rebates: Rewards or Rip-Offs?

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Retail Therapy Quiz

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Should You Be Making Your Budget Now?

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Chapter Four: Get Active

Organize Your Records

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Clean Your Personal Finance House

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Personal Debt

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Planning for Long Term Care Needs

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Chapter Five: Credit Reports, Cards, and Scores

Your Credit Report and Credit Score

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Debunking Credit Card Myths

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Credit Card Urban Legends

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Credit Card Banks Really Are Out to Get You

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Credit Score Myths

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Chapter Six: Identity Theft

Just a few years ago, identity theft was unheard of. Now, unfortunately, it's important enough to deserve its own chapter. This is one of the unintended consequences of the Information Age and the rise of the Internet. Brace yourself, because what we're going to reveal here isn't pretty. But being forewarned and forearmed can save you untold dollars, hours, misery, and stress. Don't ignore it.

What Identity Theft Can Do To You

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Sources of Identity Theft

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Reduce the Risk

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

What To Do if Your Identity Is Stolen

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Chapter Seven: Estate Planning Fundamentals

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

The Objective of Estate Planning

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Making a Will

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Finding the Right Estate Planner

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Chapter Eight: Investing in Your Home

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Chapter Nine: Investing Fundamentals

Why You Should Invest

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Determine Your Risk Tolerance

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Determining Where You Will Invest

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

How Much Money Should You Invest?

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Chapter Ten: Varieties of Investment

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Types of Bonds

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Understanding Bonds

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Types of Stocks

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

When To Sell Your Stocks

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Online Trading

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Chapter Eleven: Your Investment Strategy

The Importance of Diversification

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

How to Choose a Broker

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Avoiding Mistakes

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Investing in Your Future

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Chapter Twelve: Retirement, Your Golden Years

Plan Ahead, Start Now

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Hidden Value in Your Life Insurance

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

Chapter Thirteen: Your Financial Legacy

Teach Your Children Well

[This section is available only in the full version of the book. [Click here](#) for ordering information.]

In Closing

Here we are finally at the end of this exciting personal finance guide! I trust you now have what it takes to be in command of your money and stretch every dollar you have effectively.

Having said that, all the best in living a happier life with money working for you!

Sincerely,

Geoff Hamilton-Hardy

[Click here](#) for information about ordering the full unabridged edition of *Solving the Money Puzzle*.

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Appendix: Selected Resources

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Budgeting

[Mvelopes](#)

Credit Reports and Scores

[myFICO Score Watch service](#) (30 day free trial)

[Suze Orman's FICO kit](#)

Debt Reduction

[Debt Free in 3](#)

[Delray Credit Counseling](#)

[Lexington Law](#)

Credit Repair

[Attorney's Guide to Credit Repair](#)

[My Free Credit Repair](#)

Identity Theft Protection

[LifeLock \(million dollar guarantee\)](#)

[Privacy Matters](#)

[SpywareRemover](#)

Mortgage Loans

[Amerisave](#)

[getsmart](#) (free service, lets you compare quotes)

Home Insurance

[insureme](#) (free service, lets you compare quotes)

The Major Credit Bureaus

Experian

PO Box 9556

Allen TX 75013

888-397-3742

<http://www.experian.com/>

TransUnion

PO Box 2000

Chester, PA 19022-2000

800-888-4213

<http://www.transunion.com/>

Equifax Information Services

P O BOX 740256

Atlanta, GA 30374

800-997-2493

<http://www.equifax.com/>